

[LIFE INSURANCE CONTINUATION PLAN]

Abstract

An insurance method wherein an insured and/or his current insurance policy is analyzed and the policy owner is offered a new insurance contract for consideration and/or the receipt of benefits from the insured's old insurance policy. Premiums are readjusted for the insured so that the new insurance policy is more favorable than the old insurance policy. Health and age, amongst other factors, play a role in the new required premium and structure. When the insured dies, the benefit from the old insurance policy is transferred to the new owner who then pays out the benefit specified in the new policy.